



# FAMILY ACCIDENT REIMBURSEMENT PLAN

## VOLUNTARY GROUP INSURANCE

Special Markets Solutions offers comprehensive group accident insurance with a serious illness component through the Family Accident Reimbursement Plan. Regardless of the size of the policy, the policy renews automatically every year.

» One monthly rate regardless of how many family members are covered under the policy

### ELIGIBILITY

**Adults** is defined as the parent or legal guardian of a Dependent Child who is attending a school within an eligible school board. At the time of application, the insured Adult must be a permanent resident of Canada, under 65 and have Provincial Health Coverage.

**Spouses** defined as the legal or common-law spouse of an insured Adult. At the time of the application, the Spouse must be a permanent resident of Canada, under 65 and have Provincial Health Coverage. Only one individual will qualify as a Spouse under the policy.

**Dependent Children** means any natural child, step-child or legally adopted child of an insured Adult. Dependent Children are eligible to apply provided they are permanent residents of Canada, under age 21 (up to 24 if they are enrolled full-time at a post-secondary school), and the insured Adult also applies for coverage.

### KEY BENEFITS

- » Dependent Children receive dental treatment coverage within 7 years after an accident
- » Full hospital services coverage (including hospital room and other necessary hospital services such as a registered nurse, wheelchairs, casts and prescription drugs)
- » Critical Illness Benefit for 4-illnesses for all insureds, and additional 6 child-specific conditions for Dependent Children
- » Coverage for select medical treatments by a physiotherapist, athletic therapist, registered massage therapist, chiropractor or osteopath
- » Permanent Total Disability Benefit maximum of \$100,000
- » Accidental Death Benefit of \$20,000
- » Funeral expense benefit of \$5,000

### PLAN DETAILS

- » Our Family Plan is designed to include an insured Adult, their Spouse and any number of Dependent Children qualifying under the eligibility definitions stated above
- » \$39.95 monthly inclusive for insured Adult and all eligible family members

### MARKETING APPROACH

- » Brokers will be supplied with email copy and social media content to share with their respective school boards, plus a link to a microsite containing plan details, pricing and applications.
- » The product can be purchased during any time of the year and renews automatically each September 1st.

### BILLING

Insureds are billed on a monthly basis.

### CLAIMS

Submit a completed claim form within 90 days of the date of the accident.

### LIMITATIONS

Any insured Adult, Spouse or Dependent Child is not eligible for insurance under more than one Family Plan.

### TERMINATION

Coverage terminates for insured Adults and insured Spouses at age 65.

Dependent Children coverage terminates at age 21 (or at age 25 if receiving full parental support while attending university, college, CEGEP or trade school on a full-time basis).

